



Docket No. CITI0080

Serial No. 09/190,727
Express Mail Cert. No. 834 335 654 US
PATENT

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re Patent Application of : Cris T. PALTENGHE, et al.
Serial No. : 09/190,727
Filed : November 12, 1998
For: : **Distributed Network Based Electronic Wallet**
Group Art Unit : 2161
Examiner : Hayes, J.

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RESPONSE TO OFFICE ACTION

Assistant Commissioner of Patents
Washington, D.C. 20231

Sir:

The following remarks are submitted in response to the Office Action mailed February 28, 2001 in the above-identified application.

REMARKS

An extension of time for responding to the Office Action is respectfully requested.
Filed herewith is a Request for Extension of Time Pursuant to 37 CFR 1.136(a.)
Claims 22-25 are pending in the application. Each claim stands rejected under 35 USC 103(a). Reconsideration of the claims is respectfully requested.